

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: LAVETTE GARNER FARGO	§	Case No.: 04-35688
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	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/27/2004.
- 2) This case was confirmed on 12/16/2004.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 04/13/2006.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 12/28/2009.
- 6) Number of months from filing to the last payment: 63
- 7) Number of months case was pending: 67
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 8,550.00
- 10) Amount of unsecured claims discharged without payment \$ 54,867.91
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 45,698.00
Less amount refunded to debtor	\$ 755.00
<b>NET RECEIPTS</b>	<b>\$ 44,943.00</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 500.00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 2,782.00
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** \$ 3,282.00

Attorney fees paid and disclosed by debtor \$ 500.00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
TRIAD FINANCIAL	SECURED	14,690.00	14,690.00	14,690.00	14,690.00	2,673.27
TRIAD FINANCIAL	UNSECURED	5,177.16	5,177.86	5,177.86	811.01	.00
WELLS FARGO BANK NA	SECURED	98,000.00	90,236.48	.00	.00	.00
WELLS FARGO BANK NA	SECURED	9,600.00	8,734.02	8,734.02	8,734.02	.00
INTERNAL REVENUE SER	PRIORITY	6,000.00	5,091.85	5,091.85	5,091.85	.00
AARONS SALES & LEASE	UNSECURED	500.00	NA	NA	.00	.00
ACL	UNSECURED	494.86	NA	NA	.00	.00
ALLIED INTERSTATE	UNSECURED	124.68	NA	NA	.00	.00
AMERICASH LOANS LLC	UNSECURED	857.20	494.86	494.86	77.70	.00
AT & T WIRELESS	UNSECURED	780.00	788.58	788.58	123.52	.00
CASH TO GO	UNSECURED	480.69	NA	NA	.00	.00
COMCAST	UNSECURED	70.00	NA	NA	.00	.00
COMMONWEALTH EDISON	OTHER	.00	NA	NA	.00	.00
PREMIER BANK CARD	UNSECURED	418.00	399.03	399.03	62.50	.00
GREAT AMERICAN FINAN	SECURED	2,149.00	2,149.03	2,149.00	2,149.00	406.56
ILLINOIS LENDING PAY	UNSECURED	922.73	NA	NA	.00	.00
MELANIE FITNESS CENT	UNSECURED	156.00	NA	NA	.00	.00
MELODY MART INC	UNSECURED	400.00	NA	NA	.00	.00
RENT A CENTER	UNSECURED	1,200.00	NA	NA	.00	.00
ISAC	UNSECURED	35,000.00	40,205.07	40,205.07	6,297.32	.00
SIR FINANCE	UNSECURED	815.00	952.00	952.00	149.11	.00
TRIAD FINANCIAL	UNSECURED	7,000.00	NA	NA	.00	.00
PLS FINANCIAL SVCS I	UNSECURED	705.00	NA	NA	.00	.00

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**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
VILLAGE OF DOLTON	UNSECURED	190.00	NA	NA	.00	.00
AMERICASH LOANS LLC	UNSECURED	NA	934.39	934.39	146.35	.00
GREAT AMERICAN FINAN	UNSECURED	NA	687.53	687.56	107.69	.00
AMERICAS FINANCIAL C	UNSECURED	NA	382.52	382.52	59.91	.00
INTERNAL REVENUE SER	UNSECURED	NA	518.38	518.38	81.19	.00
WELLS FARGO BANK	OTHER	NA	NA	NA	.00	.00
RENT A CENTER	OTHER	.00	NA	NA	.00	.00
KEVIN FARGO	OTHER	.00	NA	NA	.00	.00

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**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	8,734.02	8,734.02	.00
Debt Secured by Vehicle	14,690.00	14,690.00	2,673.27
All Other Secured	<u>2,149.00</u>	<u>2,149.00</u>	<u>406.56</u>
<b>TOTAL SECURED:</b>	25,573.02	25,573.02	3,079.83
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>5,091.85</u>	<u>5,091.85</u>	<u>.00</u>
<b>TOTAL PRIORITY:</b>	5,091.85	5,091.85	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	50,540.25	7,916.30	.00

**Disbursements:**

Expenses of Administration	\$ 3,282.00	
Disbursements to Creditors	\$ 41,661.00	
<b>TOTAL DISBURSEMENTS:</b>		\$ 44,943.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/28/2010

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.